

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**  
 Valuation of Security       Assumption of Executory Contract or Unexpired Lease       Lien Avoidance

Last revised: September 1, 2018

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

In Re: Jose W Gonzalez  
Elena M Gonzalez

Case No.: 15-27562  
Judge: \_\_\_\_\_

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: \_\_\_\_\_

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Creditor	Type of Priority	Amount to be Paid
Joan Sirkis Warren	Attorney Fees	2,000.00
Internal Revenue Service-new	Taxes and certain other debts	6838.44

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt mortgage on rental property located at	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ditech Financial	600 South Main Street Stewartsville, NJ	\$5632.05		\$5632.05	\$1747.41
MTGA as CST for Ebury Fund 1 LLC	551-553 South Main Street Stewartsville, NJ	\$50,454.64	18%	\$66,413.70	

##### c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor

Chase Auto Finance  
Chase Auto Finance

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified allowed non-priority unsecured claims shall be paid:**

- Not less than \$\_\_\_\_ to be distributed *pro rata*  
 Not less than 100 percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases**

**NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions**  **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  **NONE****

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.   
**NONE****

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  **NONE****

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation  
 Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification  NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: .

Explain below why the plan is being modified:

MTGA as Cust for Ebury Fund filed a proof of claim for combined pre and post petition real estate taxes on the property located at 551-553 North Main Street. These arrears need to be addressed in the plan.

Explain below how the plan is being modified:

The tax arrears of \$66,413.70 are being added under section 4b and the debtor is making a lump sum payment of \$65,000.00.

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 18, 2019

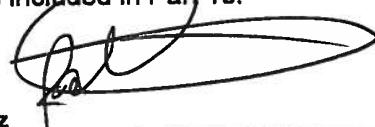
/s/ Jose W Gonzalez

Jose W Gonzalez

Debtor

Date: March 18, 2019

/s/ Elena M Gonzalez


Date March 18, 2019

Elena M Gonzalez  
Joint Debtor

*Elena Gonzalez*  
*JW*  
/s/ Joan Sirks Warren  
Joan Sirks Warren  
Attorney for the Debtor(s)

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jose W Gonzalez  
 Elena M Gonzalez  
 Debtors

Case No. 15-27562-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

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 Total Noticed: 75

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db/jdb +Jose W Gonzalez, Elena M Gonzalez, 378 Pittstown Road, Pittstown, NJ 08867-4110  
 cr +BSI Financial Services, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631  
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071  
 cr +OCWEN LOAN SERVICING, LLC, robertson Anschutz & Schneid, 6409 Congress Ave, Ste 100, Boca Raton, FL 33487-2853  
 cr +Ocwen Loan Servicing LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 515744470 +Apotheker & Associates, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
 515744471 +As Assignee of Synchrony Bank/TJX, c/o Apotheker & Associates, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
 515744472 +Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101  
 515744473 +Barbara Pireno, 378 Pittstown Road, Pittstown, NJ 08867-4110  
 515744497 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center, Des Moines, IA 503640500)  
 515845098 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515744480 Cardmember Service, PO Box 15153, Wilmington, DE 198865153  
 515744479 Cardmember Service, PO Box 15325, Wilmington, DE 19886-5325  
 515744482 Chase, PO Box 15153, Wilmington, DE 198865153  
 515744484 +Citibank NA, 701 East 60TH ST North, Sioux Falls, SD 57104-0493  
 515744486 +Citibank, N.A. Sears Mastercard, c/o Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 515744490 +DITECH, PO Box 780, Waterloo, IA 50704-0780  
 515744489 Delbert Services, 13111 East Briarwood Ave, suite 340, Aurora, CO 80012  
 515744492 +First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868  
 515744491 First Premier Bank, PO Box 5147, Sioux Falls, SD 571175147  
 517687408 +Greenwich Township, Warren County, 321 Greenwich Street, Stewartsville, NJ 08886-2021  
 515744494 +Greenwich Twp Tax collector, 321 Green which Street, Stewartsville, NJ 08886-2021  
 515744498 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 515744499 HSBC Card Services, PO Box 17051, Baltimore, MD 212971051  
 515744495 +Hayt, Hayt, & Landau, LLC, Meridian Center 1, 2 Industrial Way West PO Box 500, Eatontown, NJ 07724-0500  
 515744496 Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500  
 515869540 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032  
 515744508 ++++MIDLAND FUNDING LLC, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415  
 (address filed with court: Midland Funding LLC, 1037 Raymond Blvd Ste. 710, Newark, NJ 07102)  
 517762008 MTAG as CST for Ebury 1 NJ LLC, P.O. Box 37695, Baltimore MD 21297-3695  
 517767393 +MTAG as CST for Ebury Fund 1 NJ LLC, c/o Chris Chiacchio, Esquire, 750 RT 73 South Suite 3078, Marlton, NJ 08053-4141  
 517762054 MTAG as CST for Ebury Fund 1 NJ LLC, P.O. Box 37695, Baltimore MD 21297-3695  
 517687407 MTAG-Cust Ebuyr Fund 1 No LLC, PO Box 37695, Baltimore, MD 21297-3695  
 515744504 Macy's, PO Box 183083, Columbus, OH 432183083  
 515900282 +Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011  
 515744511 Pressler and Pressler, L.L.P., 7 Entin Rd., Parsippany, NJ 07054-5020  
 515744513 SST Card Services, PO Box 23060, Columbus, GA 319023060  
 515744512 +Sears Credit Cards, PO Box 183082, Columbus, OH 43218-3082  
 515744518 TD Bank USA/Target, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401  
 515744516 +Target, PO Box 660170, Dallas, TX 75266-0170  
 515744523 +Western Sky Financial, 1600 South Douglas, Anaheim, CA 92806-5948  
 515898983 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 21 2019 23:46:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 21 2019 23:46:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515744469 E-mail/Text: mtamsett@adminrecovery.com Mar 21 2019 23:46:39 Admin Recovery, LLC, 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809  
 515744474 E-mail/Text: bankruptcy@cavps.com Mar 21 2019 23:46:35 Calvary Portfolio Services, PO Box 27288, Tempe, AZ 85285-7288  
 515744475 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:49:13 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
 515786742 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:48:16 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515744477 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:48:16 Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285

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Form ID: pdf901

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Total Noticed: 75

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515744478 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:49:16 Capital One Bank,  
PO Box 70884, Charlotte, NC 28272-0884  
515770800 +E-mail/Text: bankruptcy@cavps.com Mar 21 2019 23:46:35 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515744483 +E-mail/Text: bk.notifications@jpmchase.com Mar 21 2019 23:46:08 Chase Auto Finance,  
PO Box 5210, New Hyde Park, NY 11042-5210  
515744485 +E-mail/Text: legal@arsnational.com Mar 21 2019 23:45:57 Citibank, N.A. /Citi Mastercard,  
c/o ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100  
515744488 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 21 2019 23:48:48 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
515744487 E-mail/PDF: creditonebknotifications@resurgent.com Mar 21 2019 23:48:17 Credit One Bank,  
PO Box 60500, City of Industry, CA 917160500  
515953754 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 21 2019 23:48:21  
Department Stores National Bank, c/o American InfoSource LP, PO Box 4457,  
Houston, TX 77210-4457  
515866500 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2019 23:45:56 Ditech Financial LLC,  
PO Box 6154, Rapid City, SD 57709-6154  
515744493 +E-mail/Text: fggbanko@fgny.com Mar 21 2019 23:45:31 Forster, Garbus & Garbus Esqs.,  
7 Banta Place, Hackensack, NJ 07601-5604  
515744500 E-mail/Text: cio.bnccmail@irs.gov Mar 21 2019 23:45:50 Internal Revenue Service-new,  
PO Box 7346, Philadelphia, PA 19101-7346  
515886202 E-mail/Text: bk.notifications@jpmchase.com Mar 21 2019 23:46:08 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
515744501 E-mail/Text: bncnotices@becket-lee.com Mar 21 2019 23:45:37 Kohl's Payment Center,  
PO Box 2983, Milwaukee, WI 53201-2983  
515744502 +E-mail/Text: bncnotices@becket-lee.com Mar 21 2019 23:45:37 Kohls/Capone, PO Box 3115,  
Milwaukee, WI 53201-3115  
515744503 E-mail/PDF: gecscedi@recoverycorp.com Mar 21 2019 23:48:06 Lowe's/GEMB, PO Box 530914,  
Atlanta, GA 30353-0914  
515759580 E-mail/Text: bkr@cardworks.com Mar 21 2019 23:45:17 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
515744505 +E-mail/Text: bkr@cardworks.com Mar 21 2019 23:45:17 Merrick Bank, PO Box 23356,  
Pittsburgh, PA 15222-6356  
515744506 E-mail/Text: bankruptcydpt@mcmcg.com Mar 21 2019 23:46:15 Midland Credit Management,  
8875 Aero Dr Ste 2, San Diego, CA 92123-2255  
515744507 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 21 2019 23:46:15 Midland Funding LLC,  
8875 Aero DR, Suite 200, San Diego, CA 92123-2255  
515744510 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:17  
Portfolio Recovery Associates, 120 Corporate BLVD STE 100, Norfolk, VA 23502  
515846378 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:44  
Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541  
515924334 +E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Mar 21 2019 23:46:30 Premier Bankcard, LLC,  
c/o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-7999  
515744514 +E-mail/PDF: gecscedi@recoverycorp.com Mar 21 2019 23:48:37 SYNCB/Old Navy, PO Box 530942,  
Atlanta, GA 30353-0942  
515744515 E-mail/PDF: gecscedi@recoverycorp.com Mar 21 2019 23:48:06 Synchrony Bank / GAP,  
PO Box 960061, Orlando, FL 32896-0061  
515938733 +Fax: 866-311-5818 Mar 21 2019 23:59:50 Systems & Services Technologies, Inc.,  
4315 Pickett Road, St. Joseph, Missouri 64503-1600  
515861687 +E-mail/Text: bnccmail@w-legal.com Mar 21 2019 23:46:27 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515744520 E-mail/PDF: gecscedi@recoverycorp.com Mar 21 2019 23:48:06 TJX Rewards/SYNCB,  
PO Box 530948, Atlanta, GA 30353-0948  
515744521 +E-mail/PDF: gecscedi@recoverycorp.com Mar 21 2019 23:48:36 TJX Rewards/GECRB,  
PO Box 530948, Atlanta, GA 30353-0948

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515744481 Cavalry SPV I LLC  
515744517 tax lien holder  
515744522 various  
515744476\* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
515954266\* JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
Ft. Worth, TX 76101-2032  
515744509 ##Owen, PO Box 6440, Carol Stream, IL 60197-6440  
515744519 ##The Childrens Place Plan, PO Box 183015, Columbus, OH 43218-3015

TOTALS: 3, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Ocwen Loan Servicing LLC ajennings@rasflaw.com  
Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC, as authorized servicer for Fannie Mae as owner and holder of account/contract originated by BANK OF AMERICA, N.A.  
NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Christopher J. Chiacchio on behalf of Creditor MTAG as CST for Ebury Fund 1 NJ LLC cchiacchio@subranni.com  
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor JP Morgan Chase Bank, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Joan Sirkis Warren on behalf of Joint Debtor Elena M Gonzalez joan@joanlaverylaw.com  
Joan Sirkis Warren on behalf of Debtor Jose W Gonzalez joan@joanlaverylaw.com  
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services  
bankruptcy@friedmanvartolo.com  
Miriam Rosenblatt on behalf of Creditor Ocwen Loan Servicing LLC bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing LLC , PATRICK.LACSINA@GMAIL.COM  
Sindi Mncina on behalf of Creditor OCWEN LOAN SERVICING, LLC smncina@rascrane.com  
TOTAL: 14